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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
10/532,968	11/17/2005	John Edward Schoen	E3331.0662	9100
32172	7590	08/12/2009		
DICKSTEIN SHAPIRO LLP				
1633 Broadway				
NEW YORK, NY 10019				
EXAMINER				
BAIRD, EDWARD J				
ART UNIT		PAPER NUMBER		
3695				
MAIL DATE		DELIVERY MODE		
08/12/2009		PAPER		

Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

Interview Summary

Application No.

10/532,968

Applicant(s)

SCHOEN ET AL.

Examiner

Ed Baird

Art Unit

3695

All participants (applicant, applicant's representative, PTO personnel):

(1) Ed Baird, Examiner.(3) Joseph W. Ragusa, Attorney.(2) Charles Kyle, SPE.

(4) ____.

Date of Interview: 05 August 2009.

Type: a) ☒ Telephonic b) ☐ Video Conference
c) ☐ Personal [copy given to: 1) ☐ applicant 2) ☐ applicant's representative]

Exhibit shown or demonstration conducted: d) ☐ Yes e) ☒ No.
If Yes, brief description: ____.

Claim(s) discussed: 1, 14, and 44.

Identification of prior art discussed: May.

Agreement with respect to the claims f) ☐ was reached. g) ☐ was not reached. h) ☒ N/A.

Substance of Interview including description of the general nature of what was agreed to if an agreement was reached, or any other comments: Attorney described invention pointing out limitations about notification on credit limits. In particular, Attorney pointed out limitation regarding electronic messaging (claim 14) and fixing benchmarks (claim 44). Examiner will consider these limitations when considering pending RCE.

(A fuller description, if necessary, and a copy of the amendments which the examiner agreed would render the claims allowable, if available, must be attached. Also, where no copy of the amendments that would render the claims allowable is available, a summary thereof must be attached.)

THE FORMAL WRITTEN REPLY TO THE LAST OFFICE ACTION MUST INCLUDE THE SUBSTANCE OF THE INTERVIEW. (See MPEP Section 713.04). If a reply to the last Office action has already been filed, APPLICANT IS GIVEN A NON-EXTENDABLE PERIOD OF THE LONGER OF ONE MONTH OR THIRTY DAYS FROM THIS INTERVIEW DATE, OR THE MAILING DATE OF THIS INTERVIEW SUMMARY FORM, WHICHEVER IS LATER, TO FILE A STATEMENT OF THE SUBSTANCE OF THE INTERVIEW. See Summary of Record of Interview requirements on reverse side or on attached sheet.

/Ed Baird/
Examiner, Art Unit 3695

/Charles R. Kyle/
Supervisory Patent Examiner, Art Unit 3695